

FILED**3/24/2023**THOMAS G. BRUTON
CLERK, U.S. DISTRICT COURTUNITED STATES DISTRICT COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION

UNITED STATES OF AMERICA

v.

ELDAR MATA,
JAMES BAKER, and
LUIS GONZALEZ LOPEZ

CASE NUMBER: 23 CR 169

UNDER SEAL**CRIMINAL COMPLAINT**

I, the complainant in this case, state that the following is true to the best of my knowledge and belief. Beginning no later than in or about July 2019, and continuing until at least in or about October 2022, at Chicago, in the Northern District of Illinois, Eastern Division, and elsewhere, the defendants violated:

*Code Section*Title 18, United States Code, Sections
1960 and 2*Offense Description*conducting, controlling, managing, supervising,
directing, and owning all or part of an unlicensed
money transmitting business

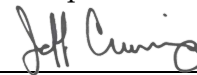
This criminal complaint is based upon these facts:

X Continued on the attached sheet.

JOSEPH VILLA

Special Agent, Internal Revenue Service (IRS)

Pursuant to Fed. R. Crim. P. 4.1, this Complaint is presented by reliable electronic means. The above-named agent provided a sworn statement attesting to the truth of the Complaint and Affidavit by telephone.

Date: March 24, 2023*Judge's signature*City and state: Chicago, IllinoisJEFFREY I. CUMMINGS, U.S. Magistrate Judge*Printed name and title*

UNITED STATES DISTRICT COURT
NORTHERN DISTRICT OF ILLINOIS

AFFIDAVIT

I, JOSEPH VILLA, being duly sworn, state as follows:

1. I am a Special Agent with the Internal Revenue Service (IRS) and have been so employed for 13 years. I am currently assigned to a High Intensity Drug Trafficking Area (“HIDTA”) Task Force. As part of my duties as an IRS-CI Special Agent, I investigate criminal violations related to tax crimes and financial crimes, including money laundering, conspiracy to commit money laundering, and international money laundering. I have received extensive basic training at the Federal Law Enforcement Training Center in Glynco, Georgia and I have received additional training regarding money laundering. I have participated in the execution of multiple search and seizure warrants, including the seizure of assets and records related to the concealment of assets and proceeds. Based on my training and experience, I am familiar with the methods and practices used by individuals and organizations involved in illicit activities, which include the use of nominees and the use of businesses in an attempt to legitimize and conceal their activities.

2. This affidavit is submitted in support of a criminal complaint alleging that ELDAR MATA, JAMES BAKER, and LUIS GONZALEZ LOPEZ, have violated Title 18, United States Code, Sections 1960 and 2. Because this affidavit is being submitted for the limited purpose of establishing probable cause in support of a criminal complaint charging MATA, BAKER, and GONZALEZ LOPEZ with this

offense, I have not included each and every fact known to me concerning this investigation. I have set forth only the facts that I believe are necessary to establish probable cause to believe that the defendants committed the offense alleged in the complaint.

3. This affidavit is based on my personal knowledge, information provided to me by other law enforcement agents, my review of financial records, cell phone contents, physical and video surveillance, and other reliable sources.

PROBABLE CAUSE

4. In summary, and as detailed below, between February 2019 and October 2022, MATA, BAKER, GONZALEZ LOPEZ, and Individual G worked together to conduct an unlicensed money transmitting business, which transmitted at least \$40,000,000 from various sources to bank accounts located in Colombia, in exchange for a fee from customers, and at all times without any state or federal money service business license. In furtherance of this offense, and among other things, MATA, BAKER, GONZALEZ LOPEZ, and Individual G opened and controlled bank accounts that they used to funnel the at least \$40,000,000 to Colombia; MATA, BAKER, and Individual G leveraged Individual F (a former employee of Chase) to open and maintain some of these accounts and to help them circumvent the bank's anti-money-laundering restrictions; and GONZALEZ LOPEZ controlled Bitcoin "wallets" that were used to funnel the funds to the accounts controlled by MATA and BAKER.

I. MATA, BAKER, Individual G, AND GONZALEZ LOPEZ OPENED AND CONTROLLED NUMEROUS FINANCIAL ACCOUNTS USED IN THIS OFFENSE

5. Between February 2019 and October 2022, MATA, BAKER, GONZALEZ LOPEZ, and Individual G opened and then controlled more than 30 business and personal bank accounts—under the names of at least 13 different companies—across nine different banks, as well as three different accounts with cryptocurrency exchanges—all of which were used by the defendants to facilitate their unlicensed money transmitting business. Over this time, many of the accounts were closed by the financial institutions, after which the defendants opened additional accounts under the same company names but at different banks. As detailed in the table below, these accounts had one or more of the defendants as a signatory, was accessed by one or more of the defendants (based on online banking usernames), was opened using personal and business identifiers corresponding to the defendants, and—in relation to crypto exchanges—was opened with a photo being provided by some of the defendants.

Acct. Name	Fin. Inst.	Open Date	Close Date	Signers	User Name	Acct. Opening Info
Mata & Baker Tax Consultants LLC	Citibank	8/2/2017	10/18/2017	MATA, BAKER	Unknown	Website Documentation FL #L16000198188 ¹

¹ FL Division of Corporations file L16000198188 was used to open Subject Account 1 and Subject Account 14. A search of the FL Corporate registry showed this is the file number for the registration of MATA & Baker Tax Consultants LLC, filed October 27, 2016, listing ELDAR ALIEV MATA as the registered agent and ELDAR MATA and JIM BAKER as managers.

						BAKER SSN ² MATA SSN ³ BAKER FL DL ⁴ MATA FL DL ⁵
Subject Account 1: Mata & Baker Tax Consultants LLC	JPMC	11/14/2018	3/16/2020	MATA, BAKER	jimbaker2018, eldaramata2018	Website Documentation FL #L16000198188 BAKER SSN MATA SSN
Mata & Baker Tax Consultants LLC	JPMC	1/3/2020	2/20/2020	MATA, BAKER	jimbaker2018, eldaramata2018	Website Documentation FL #L16000198188 BAKER SSN MATA SSN
Subject Account 14: Mata & Baker Tax Consultants LLC	Wells Fargo	1/29/2020	As of 12/31/2022	MATA, BAKER	Unknown	Website Documentation FL #L16000198188 BAKER SSN MATA SSN BAKER FL DL MATA FL DL
Mata & Baker Tax Consultants LLC	BOA	5/31/2022	As of 12/31/2022	MATA, Indiv. A ⁶	mbtaxconsultants	MATA & BAKER Tax Consultants LLC EIN

² BAKER's SSN was used to open Subject Account 1, Subject Account 2, Subject Account 3, Subject Account 5, Subject Account 6, Subject Account 7, Subject Account 14. A search of law enforcement databases confirmed this SSN is assigned to JAMES BAKER.

³ MATA's SSN was used to open Subject Account 1, Subject Account 3, Subject Account 4, Subject Account 5, Subject Account 6, Subject Account 7, Subject Account 8, Subject Account 9, Subject Account 12, Subject Account 14. A search of law enforcement databases confirmed this SSN is assigned to ELDAR MATA.

⁴ BAKER's FL DL number was used to open Subject Account 5, Subject Account 7, Subject Account 14, Subject Account 15 and Crypto Account 2. A search of FL DMV records confirmed this DL was issued to JAMES BAKER.

⁵ MATA's FL DL number was used to open Subject Account 5, Subject Account 7, Subject Account 13, Subject Account 14, Subject Account 15 and Crypto Account 2. A search of FL DMV records confirmed this DL was issued to ELDAR MATA. Additionally, MATA provided a photograph of himself holding this DL as part of the account opening documents for Crypto Account 2.

⁶ According to the website, Individual A was an employee of MATA's.

Subject Account 3: MB International Business Group Inc.	JPMC	7/10/2019	8/30/2019	MATA, BAKER	jimbaker2018, eldaramata2018	DE Articles of Incorporation #7380965 ⁷ BAKER SSN MATA SSN
MB International Business Group Inc Subject Account 15	International Finance	9/24/2019	N/A	MATA, BAKER	Unknown	IRS EIN Letter ⁸ BAKER FL DL MATA FL DL
Subject Account 7: MB International Business Group Inc.	Citibank	10/7/2019	7/27/2020	MATA, BAKER	MBInternational1	IRS EIN Letter BAKER FL DL MATA FL DL BAKER SSN MATA SSN
Subject Account 5: MB International Business Group Inc.	Citibank	10/17/2019	7/27/2020	MATA, BAKER	MBInternational1	IRS EIN Letter BAKER FL DL MATA FL DL BAKER SSN MATA SSN
Subject Account 10: MB International Business Group Inc.	BOA	7/29/2021	12/14/2021	MATA	mbinter123	EIN
Subject Account 2: MDL Ventures &	JPMC	1/16/2019	3/2/2020	BAKER, GONZALEZ LOPEZ	luisgonza88	DE Articles of Incorporation #7220055 ⁹ BAKER SSN

⁷ DE Articles of Incorporation file 7380965 was used to open Subject Account 3 and Crypto Account 2. A search of the DE Corporate registry showed this is the file number for the registration of MB International Business Group Inc.

⁸ An EIN was used to open Subject Account 5, Subject Account 7, Subject Account 10, Subject Account 15 and Crypto Account 2. A search of law enforcement databases confirmed this EIN is assigned to MB International Business Group Inc.

⁹ DE Articles of Incorporation file 7220055 was used to open Subject Account 2. A search of the DE Corporate registry showed this is the file number for the registration of MDL Ventures & Investments LLC.

Investments LLC						LOPEZ CO Passport ¹⁰
Subject Account 13: MDL Ventures & Investments LLC	Wells Fargo	3/5/2020	As of 12/31/2022	MATA	Unknown	MATA FL DL
Subject Account 4: MS Capital Investments	JPMC	7/23/2019	3/18/2020	MATA, Indiv. G	eldaramata2018, [Indiv. G's Last Name]991	DE Articles of Incorporation #7520814 ¹¹ MATA SSN Individual G SSN ¹² MATA Green Card Individual G NY DL ¹³
Subject Account 8: MS Capital Investments	Citibank	4/6/2020	10/31/2020	MATA, Indiv. G	[Indiv. G's Last Name]991	Individual G SSN MATA SSN
MS Capital Investments Inc	Citibank	5/6/2020	11/2/2020	Indiv. G	[Indiv. G's Last Name]991	Individual G SSN
MS Capital Investments Inc	BlueVine	10/22/2020	N/A	Indiv. G	C563859	Individual G SSN
MS Capital Investments Inc	Santander Bank	10/26/2020	4/29/2021	Indiv. G	Unknown	DE Incorporation Doc #7520814 Individual G NY DL

¹⁰ A Colombian Passport number was used to add LUIS MIGUEL GONZALEZ LOPEZ to Subject Account 2. A search of law enforcement databases confirmed this passport is assigned to LUIS MIGUEL GONZALEZ LOPEZ.

¹¹ DE Articles of Incorporation file 7520814 was used to open Subject Account 4. A search of the DE Corporate registry showed this is the file number for the registration of MS Capital Investments Inc.

¹² Individual G's SSN was used to open Subject Account 4, Subject Account 8, Subject Account 9. A search of law enforcement databases confirmed this SSN is assigned to MAURO Individual G.

¹³ Individual G's NY DL numbers was used to open Subject Account 4 and Crypto 3. A search of NY DMV records confirmed this DL was issued to MAURO Individual G. Additionally, Individual G provided a photograph of himself holding this DL as part of the account opening documents for Crypto 3.

						MATA FL DL MATA listed as 50% beneficial owner
Mata Trading Co	JPMC	2/10/2021	N/A	Indiv. B ¹⁴	matatrading21	DE Articles of Incorporation #3393111 Individual B SSN EIN
Mata Trading Co	BOA	7/29/2021	12/14/2021	MATA	eldaramata2020	
Mata Trading Co	Wells Fargo	11/29/2021	As of 12/31/2022	MATA	Unknown	MATA FL DL
Subject Account 9: Aliyev Global Investment Group Corporation	JPMC	8/10/2020	2/19/2021	MATA	eldaramata2018	DE Articles of Incorporation #3393719 MATA SSN EIN
Aliyev Global Investment Group Corporation	BOA	8/23/2021	N/A	MATA	aliyev2021	EIN
AU Global Imports Inc	BOA	8/23/2021	N/A	MATA	autrading2021	EIN
Subject Account 12: ELDAR A MATA	TD Bank	10/24/2018	6/8/2020	MATA		MATA SSN
ELDAR A MATA	Citibank	5/11/2020	7/28/2020	MATA	eldaramata2020	MATA SSN
ELDAR A MATA	Wells Fargo	9/24/2020	As of 12/31/2022	MATA	Unknown	MATA FL DL
ELDAR A MATA	BOA	2/24/2021	N/A	Indiv. G	eldarmata01	MATA SSN
ELDAR A MATA	BOA	7/29/2021	N/A	MATA	eldarmata01	MATA SSN
Subject Account 6: Floco Land, LLC	JPMC	10/28/2019	1/25/2021	MATA, BAKER	jimbaker2018, eldaramata2018	FL Website Documentation L17000168013 ¹⁵

¹⁴ Individual B is MATA's spouse.

¹⁵ FL Division of Corporations file L17000168013 was used to open Subject Account 6. A search of the FL Corporate registry showed this is the file number for the registration of Floco Land LLC, filed August 7, 2017, listing JAMES BAKER as the registered agent and ELDAR MATA and JIM BAKER as managers.

						MATA SSN BAKER SSN
Emeralds Sea Jewelers Corporation	JPMC	9/27/2021	N/A	Indiv. B	emeralds2021	DE Articles of Incorporation #6234898 Individual B SSN
JAMES BAKER	USAA	1/30/2013	N/A	BAKER		BAKER USAA Member number BAKER SSN BAKER DOB
JAMES BAKER; Individual C	Citibank	12/9/2017	7/30/2020	BAKER Indiv. C ¹⁶	jungeljim1, Individual C	BAKER SSN Individual C SSN
JAMES BAKER; Individual C	Wells Fargo	9/1/2020	N/A	BAKER Indiv. C	Unknown	Unknown
JAMES BAKER	BOA	8/19/2021	N/A	BAKER	jungeljim	BAKER SSN
JAMES BAKER, CPA	BOA	8/19/2021	N/A	BAKER	junglejim3000	EIN
Katrina Talents Colombia SAS Inc	Citibank	7/6/2020	10/31/2020	Indiv. G	[Indiv. G's Last Name]992	Individual G NY DL Individual G SSN
MARK Individual G	BOA	2/3/2020	N/A	Indiv. G	[Indiv. G's Last Name]9999	Individual G SSN
MARK Individual G	BOA	2/3/2020	N/A	Indiv. G	[Indiv. G's Last Name]9999	Individual G SSN
Calle Betis Hospitality Inc	JPMC	7/7/2020	12/29/2020	BAKER GONZALEZ LOPEZ Indiv. D	Unknown	FL Website Documentation P20000047209 BAKER SSN Individual D SSN
Bidease	Intercredit Bank	1/6/2021	N/A	MATA	Unknown	MATA FL DL
Subject Account 11: Individual B; ELDAR ALIEV MATA	TD Bank	2/21/2017	N/A	Indiv. B MATA	Individual B	Individual B CAN passport ¹⁷ Individual B CAN DL MATA added 2/28/17 and ID

¹⁶ Individual C is BAKER's spouse.

¹⁷ A Canadian passport number was used to open Subject Account 11. A search of law enforcement databases confirmed this passport is assigned to Individual B.

						listed as “existing customer”
Individual B	JPMC	9/27/2021	N/A	Indiv. B	matatrading21	Individual B FL DL Individual B SSN
Individual B	JPMC	9/27/2021	N/A	Indiv. B	matatrading21	Individual B FL DL Individual B SSN
Crypto Account 1: MDL Ventures & Investments LLC	Kraken	January 2019	February 2020	Indiv. E ¹⁸	mdlventuresinv	BAKER FL DL Individual D FL DL ¹⁹ MATA FL DL A photo of MATA with DL DE Incorporation Document #7380965 IRS EIN Letter
Crypto Account 2: MB International Business Group Inc.	Kraken	July 2019	February 2020	MATA, BAKER Indiv. D	MBtrading	Individual E CO passport IRS EIN letter ²⁰
Crypto Account 3: MS Capital Investments	Kraken	August 2019	October 2020	Indiv. G	[Indiv. G's First Initial Last Name]9999	Individual G NY DL A photo of Individual G with DL

6. According to records from Chase and Coinbase, as well open-source IP address location records, several of the accounts above were accessed from Chicago during the course of the offense. Some of these instances are set forth in the table below:

¹⁸ Individual E's relation to the defendants is unknown. Individual E is believed to be a Colombian citizen residing in that country.

¹⁹ Individual D's FL DL was used to open Crypto Account 2. A search of FL DMV records confirmed this DL was issued to Individual D.

²⁰ An IRS letter addressed to MDL Ventures & Investments LLC, JAMES BAKER, Sole Member was used to open Crypto Account 1. A search of law enforcement databases confirmed this EIN is assigned to MDL Ventures & Investments LLC.

Bank	Account Name (Company)	User	Date
Chase	MB International Business Group Inc; Aliyev Global Investment Group; Floco Land, LLC; MS Capital Investments Inc; Mata & Baker Tax Consultants LLC	Eldaramata2018	30 times between 1/8/19 and 11/27/19
Chase	Mata Trading Co Corporation	matatrading21	19 times between 5/7/21 and 9/7/21
Coinbase	BAKER	Unknown	7/2/19

7. In addition, on or about July 12, 2019, July 16, 2019, and July 24, 2019, HSI investigators in an undercover capacity wire transferred funds from Chicago to Subject Account 1 and Subject Account 3, as directed by suspected money launderers. The funds were subsequently transferred out of these accounts consistent with this alleged offense, as detailed in paragraphs 16 through 22 below.

8. Based on my training and experience, money launderers and individuals operating unlicensed money transmitting businesses use multiple bank accounts at different financial institutions to avoid detection by the compliance departments of these financial institutions and to avoid detection by law enforcement. They may also open and shut accounts to avoid detection. These individuals may also have multiple

accounts because the financial institutions shut down their accounts due to inexplicable and/or suspicious transactions.

9. Based on a review of records, the above-described accounts were used to conduct numerous transfers between these various accounts. These transfers were typically conducted within a few business days after receiving a wire transfer from an outside source, or after receiving a deposit of funds from a crypto currency exchange. These rapid transfers between related entities did not appear to serve any economic or business purposes. Based on my training and experience, I believe these types of transfers are designed to layer the funds and conceal the true source of the funds. These funds were then transferred to bank accounts in Colombia. These transfers to bank accounts in Colombia did not appear to serve any economic or business purpose.

10. Pursuant to 31 U.S.C. Section 5330 and 31 CFR Section 1022.380, all money transmitting businesses must register with the Financial Crimes Enforcement Network (FinCen), irrespective of whether the business is licensed as a money transmitting business in any state. On or about January 4, 2022, an investigator searched the FinCEN MSB Registrant database and confirmed that Mata & Baker Tax Consultants LLC and MS Capital Investments Inc. were not registered as a Money Service Business. On or about January 6, 2022, this same investigator searched the FinCEN MSB Registrant database and confirmed that MB International Business Group Inc., MDL Ventures & Investments LLC, Floco Land

LLC, and Aliyev Global Investment Group Corporation were not registered as a Money Service Business.

II. MATA, BAKER, AND GONZALEZ LOPEZ TRANSMITTED AT LEAST \$40,000,000 TO COLOMBIA

11. Between February 2019 and October 2022, MATA, BAKER, GONZALEZ LOPEZ, and Individual G received more than \$40,000,000 in the form of bank wire transfers, Bitcoin proceeds, and cash deposits, which funds were then transmitted to banks accounts in Colombia.

A. Between June 24, 2019, and August 10, 2020, Accounts Controlled by MATA, BAKER, GONZALEZ LOPEZ, and Individual G (Subject Accounts 1, 2, 3, 5, 6, 8, 13, and 15) Received Approximately \$1,309,524 in Wire Transfer from Banks, Which Were Promptly Passed Through to Colombia

12. Between June 24, 2019, and August 10, 2020, accounts controlled by MATA, BAKER, GONZALEZ LOPEZ, and Individual G (Subject Accounts 1, 2, 3, 5, 6, 8, 13, and 15) received approximately \$1,309,524 in wire transfers from banks, which were promptly passed through to Colombia. A number of these transactions are summarized below.

- i. June 24, 2019 to July 8, 2019: \$49,881 Transferred to Colombia via Subject Accounts 2, 11 and 12

13. On June 24, 2019, Company A²¹ wired \$64,400 to Subject Account 11. On July 1, 2019, \$60,196 of this was transferred to Subject Account 12. From Subject

²¹ This business was identified in an unrelated 2020 federal investigation and was suspected of laundering narcotics proceeds.

Account 12, on July 3, 2019, \$50,000 of this money was wired back to Subject Account 11. On July 3, 2019, this \$50,000 was transferred to Subject Account 2.

14. On July 8, 2019, \$29,645 of the funds were wired out of Subject Account 2 to Colombia, for the benefit of Company B. Also on July 8, 2019, \$20,236 of the funds were wired out of Subject Account 2 to Colombia for the benefit of Company C.

ii. July 10-12, 2019: \$34,985 Transferred to Colombia via Subject Accounts 1 and 2

15. On July 10, 2019, Company A wired \$60,000 to Subject Account 1. On July 11, 2019, \$25,000 of this was transferred to Subject Account 2. On July 11, 2019, \$24,985 of the funds were wired out of Subject Account 2 to Colombia for the benefit of Company C. On July 12, 2019, \$10,000 of the funds in Subject Account 1 was sent to Colombia for the benefit of Company D.

iii. July 12-16, 2019: \$45,000 Transferred to Colombia via Subject Accounts 1 and 3

16. On July 12, 2019, investigators in an undercover capacity sent a wire transfer for \$47,000 to Subject Account 1.²² These funds were commingled with funds remaining from the \$60,000 wire discussed above and on July 15, 2019, two transfers were made from Subject Account 1 to Subject Account 3 in the amounts of \$50,000 and \$20,000.

²² These funds were suspected narcotics proceeds picked up as part of a narcotics money laundering investigation and wired from Chicago to Subject Account 1 at the direction of the Mexican money broker who was the target of the investigation.

17. On July 15, 2019, Subject Account 3 received a wire of \$25,000 from Company E. This wire transfer was funded primarily by cash deposits and a deposit from a crypto currency exchange into the Company E bank account.

18. On July 16, 2019, \$45,000 was wired from Subject Account 3 to Colombia for the benefit of Company D.

iv. July 16-18, 2019: \$78,500 Transferred to Colombia via Subject Account 3

19. On July 16, 2019, investigators in an undercover capacity wired \$150,000 to Subject Account 3²³. On July 17, 2019, \$50,000 of this money was wired from Subject Account 3 to Colombia for the benefit of Company D.

20. On July 17, 2019, Company A sent \$28,500 to Subject Account 3. On July 18, 2019, \$28,500 was wired from Subject Account 3 to Colombia for the benefit of Company D.

v. July 24-29, 2019: \$140,000 Transferred to Colombia via Subject Account 3

21. On July 24, 2019, investigators in an undercover capacity wired \$80,000 to Subject Account 3²⁴. On July 24, 2019, \$80,000 was wired from Subject Account 3 to Colombia for the benefit of Company D.

²³ These funds were suspected narcotics proceeds picked up as part of a narcotics money laundering investigation and wired from Chicago to Subject Account 3 at the direction of the Mexican money broker who was the target of the investigation.

²⁴ These funds were suspected narcotics proceeds picked up as part of a narcotics money laundering investigation and wired from Chicago to Subject Account 3 at the direction of the Mexican money broker who was the target of the investigation.

22. On July 25, 2019, \$60,000 was wired to Subject Account 3 from Company A. On July 29, 2019, \$60,000 was wired from Subject Account 3 to Colombia for the benefit of Company D.

vi. April 1-2, 2020: \$101,351 Transferred to Colombia via Subject Account 5

23. On April 2, 2020, \$235,000 was wired to Subject Account 5 from Company F. On April 2, 2020, \$101,351 was wired from Subject Account 5 to Colombia for the benefit of Company G.

vii. April 20, 2020: \$100,000 Transferred to Colombia via Subject Account 5

24. On April 20, 2020, \$137,323.48 was wired to Subject Account 5 from Company F. On April 20, 2020, \$100,000 was wired from Subject Account 5 to Colombia for the benefit of Company G.

viii. July 9, 2020: \$44,720 Transferred to Colombia via Subject Account 5

25. On July 9, 2020, Company G sent two wires to Subject Account 5 in the amounts of \$51,540.85 and \$50,000. On July 9, 2020, \$44,720 was wired from Subject Account 5 to Colombia for the benefit of Company H.

B. Between February 21, 2019, and October 22, 2020, Accounts Controlled by MATA, BAKER, GONZALEZ LOPEZ, and Individual G (Subject Accounts 1-6, 8, and 9) Received Approximately \$47,188,285 in Bitcoin Proceeds, Which Were Promptly Passed Through to Colombia

26. Between February 21, 2019, and October 22, 2020, accounts controlled by MATA, BAKER, GONZALEZ LOPEZ, and Individual G (Subject Accounts 1-6, 8

and 9) received approximately \$47,188,285 in Bitcoin proceeds, which were promptly passed through to Colombia. A number of these transactions are summarized below.

27. Most of the Bitcoin proceeds the defendants transferred were sold to the Kraken Over the Counter (OTC) trade desk for U.S. dollars. For example, according to records received from Kraken, on August 15, 2019, MATA emailed²⁵ Kraken to confirm a transaction in which MB International Business Group Inc sold Bitcoin to Kraken's OTC trade desk in the amount of \$100,000.²⁶ According to records received from Kraken on March 13, 2020, MATA emailed²⁷ Kraken to confirm a transaction in which MB International Business Group Inc sold Bitcoin to Kraken's OTC trade desk in the amount of \$200,000.²⁸ According to records from Kraken and Binance, in approximately thirteen instances, Bitcoin that was sold to the Kraken OTC trade desk involved transfers of Bitcoin from GONZALEZ LOPEZ's Binance account's wallet address.

²⁵ The email was sent from the address "eldar@mbtaxconsultants.com."

²⁶ On August 15, 2019, Subject Account 1 received a wire transfer from Kraken in the amount of \$100,000. On August 21, 2019, \$70,000 was wire transferred from Subject Account 1 to Colombia. On August 27, 2019, \$50,000 was wire transferred from Subject Account 1 to Subject Account 4. On August 27, 2019, \$50,000 was wire transferred from Subject Account 4 to Colombia.

²⁷ The email was sent from the address "eldar@mbtaxconsultants.com," and the email signature contained a picture of MATA.

²⁸ On March 13, 2020, Subject Account 5 received a wire transfer from Kraken in the amount of \$200,000. On March 16, 2020, \$78,500 was wire transferred from Subject Account 5 to Colombia. On March 16, 2020, \$121,500 was wire transferred from Subject Account 5 to Colombia.

- i. September 12-16, 2019: \$50,000 Transferred to Colombia via Subject Accounts 1 and 4

28. On September 12, 2019, \$50,000 in Bitcoin proceeds was transferred from Crypto Account 3 to Subject Account 4. On September 16, 2019, this \$50,000 was transferred from Subject Account 4 to Subject Account 1 and on September 16, 2019, \$50,000 was transferred from Subject Account 1 to Colombia for the benefit of Company I.²⁹

- ii. November 6 and 18, 2019: \$250,000 Transferred to Colombia via Subject Accounts 1 and 6

29. On November 6, 2019, \$125,000 in Bitcoin proceeds was transferred from Crypto Account 2 to Subject Account 1. \$100,000 of this was transferred to Colombia for the benefit of Company I and \$25,000 was transferred to Subject Account 6 and then to Colombia for the benefit of Company J.

30. On November 18, 2019, \$125,000 in Bitcoin proceeds was transferred from Crypto Account 2 to Subject Account 1. \$100,000 of this was transferred to Colombia for the benefit of Company I and \$25,000 was transferred to Subject Account 6 and then to Colombia for the benefit of Company J.

- iii. February 6-7, 2020: \$99,500 Transferred to Colombia via Subject Accounts 1 and 4

31. On February 6, 2020, \$100,000 in Bitcoin proceeds was transferred from Crypto Account 3 to Subject Account 4. These funds were immediately transferred

²⁹ According to the 2019 Individual Income Tax Return for BAKER, BAKER owns 33% of the voting stock for foreign corporation Company I.

from Subject Account 4 to Subject Account 1 and then on February 7, 2020, \$99,500 was transferred to Colombia for the benefit of Company I.

- iv. March 12-13, 2020: \$400,000 Transferred to Colombia via Subject Account 1, 4, and 6

32. On March 12, 2020, \$220,000 in Bitcoin proceeds was transferred from Crypto Account 3 to Subject Account 4 and \$180,000 in Bitcoin proceeds was transferred from Crypto Account 2 to Subject Account 1. Continuing on March 12, 2020, \$180,000 was transferred from Subject Account 1 to Subject Account 4 and then \$400,000 was transferred from Subject Account 4 to Subject Account 1 and then to Subject Account 6.

33. On March 13, 2020, 3 wires totaling \$400,000 were transferred from Subject Account 6 to Colombia. \$163,400 was sent for the benefit of Company H, \$161,200 was sent for the benefit of Company B and \$75,400 was sent for the benefit of Company G.

- v. August 20-21, 2020: \$101,290 Transferred to Colombia via Subject Account 6 and 9

34. On August 20, 2020, \$100,230 in Bitcoin proceeds was transferred from Crypto Account 2 to Subject Account 6.

35. On August 21, 2020, \$98,000 was transferred from Subject Account 6 to Subject Account 9, commingled with funds already in Subject Account 9 and then on the same day \$101,290 was wired to Colombia for the benefit of Company G.

- vi. September 11-14, 2020: \$119,672 Transferred to Colombia via Subject Account 6 and 9

36. On September 11, 2020, \$121,300 in Bitcoin proceeds was transferred from Crypto Account 2 to Subject Account 6. \$50,000 of this was immediately transferred to Subject Account 9 and continuing the same day \$49,080 was wired from Subject Account 9 to Colombia for the benefit of Company G.

37. On September 14, 2020, \$70,592 was wired from Subject Account 6 to Colombia for the benefit of Company G.

38. As stated above between February 2019 and October 2020, accounts controlled by MATA, BAKER, GONZALEZ LOPEZ, and Individual G received approximately \$47,188,285 in Bitcoin proceeds and \$1,309,524 in wire transfers from banks which were promptly passed through to Colombia. The total amount of Bitcoin proceeds and wire transfers is approximately \$48,497,809. The filed tax returns for these same business entities that are controlled by MATA, BAKER, GONZALEZ LOPEZ, and Individual G reported total gross receipts and other income for 2019 and 2020 of \$12,014,371. Based on my training and experience, and my familiarity with this investigation, I believe that the filed tax returns demonstrate that the majority of the funds passing through the accounts constituted money transfers for the customers of MATA, BAKER, GONZALEZ LOPEZ, and Individual G, as opposed to revenue, which is consistent with MATA, BAKER, GONZALEZ LOPEZ, and Individual G operating a money transmitting business.

III. MATA, BAKER, GONZALEZ LOPEZ, and Individual G RETAINED FEES FROM THE FUNDS THEY TRANSFERRED

39. Between approximately March 2019 and April 2021 MATA received approximately \$588,639. MATA received these fees in the form of payments to himself directly as well as payments toward loans, credit cards, IRS debt, and vehicle and real estate purchases. Examples of these include:

- i. On October 21, 2019, MATA paid \$5,000 from Subject Account 5 to the IRS for his personal tax debt. The payment was made by check and the memo line stated, “FOR 2018 Income Tax Payment Eldar Aliev Mata” followed by MATA’s Social Security Number.
- ii. On December 30, 2019, MATA purchased a \$20,000 cashier’s check from Subject Account 4 payable to Brickell Motors. The corresponding withdrawal slip from Subject Account 4 bore the customer name, “Eldar Aliev Mata,” and the payee name, “Brickell Motors.” On January 24, 2020, MATA purchased a 2015 Maserati Gran Turismo for \$49,500 from Brickell Motors. According to vehicle loan documentation, MATA was credited with a down payment of \$21,250.
- iii. On August 10, 2020, MATA paid \$35,198 from Subject Account 6 to his American Express card.

40. Between approximately March 2019 and April 2021, BAKER received approximately \$126,399. BAKER received these fees in the form of payments to

himself directly as well as payments towards loans and credit cards. Examples of these include:

- i. On March 17, 2020, BAKER received a check for \$14,400 from Subject Account 13, which was deposited into BAKER's personal checking account at Citibank.
- ii. On June 8, 2020, BAKER paid \$17,319 from Subject Account 14 to his American Express card.
- iii. On April 21, 2021, BAKER paid \$1,600 from Subject Account 14 toward his debt being collected by Nationwide Credit. According to bank records, the transaction bore the description, "Nationawidecredit Pmt 042121 21008101335 Baker."

41. Between approximately March 2019 and April 2021, Individual G received approximately \$109,862. Individual G received these fees in the form of payments directly to himself. Examples of these include:

- i. On March 4, 2020, Individual G received a transfer of \$20,000 from Subject Account 4. The transfer bore the description, "03/04 Online Domestic Wire Transfer Via: Bank of America, N.A/0959 A/C: Bank of America New York NY US Ben: [Individual G] New York NY 10075 US Ssn: 0415309 Trn: 5037800064Es" (emphasis added).
- ii. On July 13, 2020, Individual G received a transfer of \$10,000 from Subject Account 5, which bore the description, "CBUSOL Transfer Debit Wire to [Individual G]."

42. Between approximately March 2019 and April 2021, GONZALEZ LOPEZ received approximately \$67,840. GONZALEZ LOPEZ received these fees in the form of payments directly to himself. Examples of these include:

- i. On June 26, 2019, GONZALEZ LOPEZ received a transfer of \$9,000 from Subject Account 2, which bore the description, “Online Transfer 8370374475 to Citibank Luis Miguel #####9515 Transaction #: 8370374475.”
- ii. On July 6, 2020, GONZALEZ LOPEZ received a transfer of \$15,000 from Subject Account 5, which bore the description, “CBUSOL Transfer Debit Wire to Luis Miguel Gonzalez.”

IV. COMMUNICATIONS OBTAINED FROM INDIVIDUAL F’S CELL PHONE CONFIRMED THE ILLEGALITY OF THE ABOVE-DESCRIBED CONDUCT, AND INDIVIDUAL F’S EFFORTS FOR THE DEFENDANTS TO CIRCUMVENT ANTI-MONEY LAUNDERING RESTRICTIONS

43. Individual F was an employee of Chase between approximately February 5, 2018, and January 14, 2021. On March 21, 2022, Individual F entered the United States and law enforcement conducted a border search of Individual F’s phone. A review of an image of Individual F’s phone has shown that Individual F has been working with BAKER, MATA,³⁰ and Individual D since at least approximately 2019 to facilitate fraudulent bank account openings, falsify bank records, and remit

³⁰ The phone numbers for BAKER, MATA, and Individual D in Individual F’s phone are the same numbers each has provided on account opening and other bank documents.

money, and that he has had numerous conversations with the defendants regarding the aforementioned via encrypted applications.

A. Individual F and BAKER WhatsApp Chat Discussing Circumventing Banking ‘Know Your Customer’ Policies

44. On July 9, 2019, BAKER wrote, “So tomorrow it’s get checks, upgrade our account, open one new account, and get list of unfunded accounts.”³¹ Individual F responded, “What I like to hear We are being surprised audited Today and tomorrow So we have to keep the shenanigans at zero haha.” BAKER replied, “ok I will come by myself and bring my license and wait in line or whatever just lmk.” Later the same day, Individual F wrote, “Ok man for these accounts we’re opening, if the auditor is in my cube, don’t even bring them up. Email me all the supporting docs and I’ll start to open them on my end and all you’ll do is sign.” On July 10, 2019, BAKER wrote, “Hey man can Eldar [MATA] and I come open an account for new business we have?” and Individual F wrote, “This prick is still here for one more day. Come down, give me the papers and I’ll get them open covertly.”

45. On July 17, 2019, BAKER wrote, “could we possibly open another account?” and Individual F wrote, “Of course.” BAKER wrote, “its an LLC in jurgens

³¹ Any transcripts of messages described in this Affidavit remain in draft form; to the extent quotations from the conversations are included, they are preliminary, not final. The summaries of messages in this affidavit do not include reference to all of the topics covered during the conversations. In certain instances, I will offer my interpretations of certain messages in brackets and otherwise. My understanding of these conversations is aided by the contents and context of the conversations, my familiarity with the facts and circumstances of the investigation, my experience as a law enforcement agent, my discussions with other law enforcement agents and officers, the experience of other law enforcement agents and officers in this investigation, and other evidence developed during the course of the investigation. Any dates and times listed for the messages are approximate.

name and Jurgen needs a debit card asap mailed to my address if opening a new account is easier we can do that.” Individual F wrote, “I can get this part no problem Remind me again – LLC based out of DE?” BAKER wrote, “yes he signed all the papers too. Can you find the same papers and just run it again” to which Individual F wrote, “We might have to do some shenanigans on that part.” BAKER replied, “Please let me know asap I think his signature is dumb I can bring the form upstairs for him to sign. Because he will be here in the morning.” Individual F responded, “Ah yes. Let’s do it like that then wink.”

46. On January 1, 2020, BAKER sent a screenshot of a letter from Chase stating they had decided to close the account for Mata & Baker Tax Consultants LLC and wrote, “We done?” Individual F responded, “What the f Looking into it gimme a bit.” BAKER replied, “Ok We do have a lot of crazy transactions lol.” Individual F wrote, “Alright so they didn’t leave notes on the profile saying why (they never do) but if I had to guess it was probably all of the wire shenanigans that occurred that day lol.” BAKER wrote, “We have wire shenanigans everyday It’s not the only letter we got lol.” Individual F wrote, “?” and BAKER replied, “Other accounts I mean Getting closer Closed.” Individual F wrote, “You got letters for your other accounts too?” BAKER replied, “Yes Ms capital and Santiago pardo Trading. All doing same kind of transactions.”

47. On January 22, 2020, BAKER wrote about an account needing to be opened but not having an EIN yet and Individual F wrote, “Hmmm. I guess I can put a bullshit one and then when you have his EIN, I change it.”

48. On March 30, 2020, Individual F wrote, “Hey so that SBA 10k loan you don’t have to pay it back??” BAKER forwarded an audio file and Individual F responded, “that is wild man you think its wise to do one business at a time, or are you going to apply all at once? Considering you guys have 50 businesses lol.”

B. Individual F and MATA WhatsApp Chat Discussing Evading Anti-Money Laundering Restrictions

45. On July 10, 2019, Individual F wrote, “Hey bro So for MDL [Subject Account 2]” “Here’s the solutions: Either add Jim [BAKER] back as a signor Or Have Luis [GONZALEZ LOPEZ] create a user name for you guys through chase.com.”

46. In August 2019, Individual F and MATA had a conversation regarding a wire transfer to Subject Account 3 from “Alego” being recalled. On August 2, 2019, Individual F wrote, “I let Santiago know what’s going on per our convo” and MATA responded, “Not only is it messing me up it’s also messing Santiago up.” Later on, the same day Individual F wrote, “Luckily I can fix Santiago’s with a phone call, but that depends on your 60k guys to come through.” Later MATA asked, “What’s worst case scenario?” to which Individual F wrote, “Absolute worst case – they close ALL of your guys accounts including the ones you’ve opened for clients” “But that’s if you don’t act on it. Which you are acting in it And personal accounts Santiago’s too etc Chernobyl disaster basically.”

47. On August 14, 2019, Individual F sent MATA a message, “On MB [Subject Account 3] – I’m going to send you a picture of an email. If you share it with anyone I’m fired lol ok?” The email message appears to be an internal communication between Individual F and another employee who stated, “I’m working on the

Indemnification side of this situation and not the wire recall. Unless Citi Bank withdraws the indemnification, Chase is considering the wire fraudulent and the account will remain restricted.”

C. MATA, BAKER, Individual F, and Individual D WhatsApp Chat Discussing Evading Anti-Money Laundering Restrictions and Transferring Money

48. A WhatsApp group chat involving Individual F, MATA, BAKER, and Individual D had the following logo, which is a picture of the leaders of the Colombian “Cali Cartel” from the Netflix show, *Narcos*.



49. In this WhatsApp chain, on February 16, 2021,³² MATA sent documents entitled “Blocktech LLC.pdf” and “Blocktech EIN.pdf” and wrote, “Sap playa This is the company the guy is here but he needs guidance Can we make an appointment with chase?” to which Individual F responded, “Yea I think it’s time we do chase” and MATA wrote, “I mean not you I think it’s a bit too soon [since Individual F’s termination] for that. The owner of the llc is here so he can go there himself.”

³² By this date, Individual F was no longer a Chase employee.

Individual F responded, “Oh gotcha. Yea let’s set up an appt so I can guide him yes I was thinking going to the downtown branch anyway, they don’t know me there” to which BAKER replied, “They will soon.”

50. On February 19, 2021, BAKER wrote, “Eldar [MATA], [Individual F] can’t be opening accounts for ppl doing btc [Bitcoin] and it looks like that account he opened for tech innovations is doing that. If he gets blocked there and Citibank [Individual F] useless lol” and on February 22, 2021, BAKER wrote, “So we need to take you off that client account who is going btc because we can’t have BOA closing all the accounts you open that would be a disaster Maybe go close that account urself or put someone else on it Instesd”

51. On February 25, 2021, MATA wrote, “Got anyone who can give us 100k in Panama? Cash We’ll get it in CO [Colombia].” BAKER responded, “How they getting the money back”, MATA responded, “Wire From us.” BAKER wrote, “How much we make on that? 100k cash is a lot lol Can ask jorge lol [Individual D] uncle.” Individual D wrote, “I can ask What’s their cut” and MATA responded, “I’m talking to Erick about it.”

52. On March 25, 2021, MATA wrote, “Yo [Individual F] can we open all the account with bofa?” Individual F responded, “Which accounts?” to which MATA responded, “All the ones they’ve closed at chase All 58 of them.” Individual F responded with emojis and “Well make Rodrigo happy Think someone just got a case of some bofa love.” On April 1, 2021, BAKER wrote, “if eldar [MATA] is at the bank

with your banker and on a video call with gabo could he help unblock the account and process a wire?”

53. On July 14, 2021, MATA wrote, “If we were to open a legit money exchange for crypto you guys think we’d require to have an msb [money services business] license?”. Individual D wrote, “I think so” and MATA replied, “I might need to bite the bullet and do that.” BAKER wrote, “It’s a good idea but probably best idea to work with someone to help set it up to do all the compliance correct. And you would actually have to do accounting and keep records.”

54. On August 2, 2021, MATA sent a screenshot of a Chase deposit slip for \$210,000 and wrote, “Andrew Is this a normal thing?” BAKER wrote, “Lol” and Individual F responded, “210k cash? If a person that doesn’t own the account aka a ‘customer’ deposited then yea very risky. Chase might get pissed and nuke the account without giving it time to close out.” MATA replied, “Hasn’t happened yet lol.” Individual F wrote, “General rule of thumb – owner doing it? Semi ok. ‘Customers’ doing it? Not so much.”

55. On November 10, 2021, MATA wrote, “Bro I met some clients yesterday Straight outta Culiacan They be looking like extras in El Chapo show.” Based on my training and experience, I believe MATA was indicating these clients appeared as though they were members of the Sinaloa Cartel, which is based in Culiacan, Sinaloa, Mexico.

D. Individual F and ‘E’ Threema Chat Discussing Evading Anti-Money Laundering Restrictions and Transferring Money

56. On April 8, 2021, an individual identified only as “E”—who is believed to be ELDAR MATA³³—wrote, “What’s up playa Listen we have a payment coming in in cash We gotta deposit this shit But don’t want problems with banks” to which Individual F responded, “How much we talking here” and E wrote, “Uhhh Like 200k.” Individual F wrote, “Hmm One min I’m driving Ok well off the bat, there’s always depositing them in different accounts Amounts at and below 9k It’ll take a while but it’s the best but Ratholes basically lol.” E responded, “I have like 10 companies and accounts.”

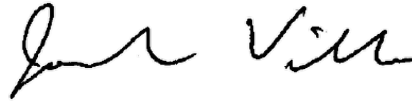
57. On July 25, 2021, Individual F wrote, “47.5k cash. I need 2%” and E wrote, “Ok let me ask.” Individual F wrote, “Ok. This is just a drop in the bucket by the way There is a demand On my guy’s side.” E wrote, “But usually I charge you know The Arabs are the only ones that pay for cash The people I’m working with I charge them 6%” and Individual F wrote, “Whom do you charge, the people receiving the cash or sending it? Do they need any? Are you coming in tomorrow? I think it would be a good idea I put my guy in speaker phone tomorrow and you chat with him To see what we can all do together.” E responded, “Yeah I’m gonna be in Usually people with the cash that want it in crypto get charged.”

³³ This belief is based on (1) the conversation being with MATA’s known associate, Individual F, (2) the letter “E” corresponding to “Eldar MATA,” and (3) the fact that approximately four months after this conversation, MATA and others began structuring cash into accounts that MATA controlled.

CONCLUSION

58. Based on the foregoing facts, I respectfully submit that there is probable cause to believe that ELDAR MATA, JAMES BAKER, and LUIS GONZALEZ LOPEZ, did conduct, control, manage, supervise, direct, and own all or part of an unlicensed money transmitting business, in violation of Title 18, United States Code, Sections 1960 and 2.

FURTHER AFFIANT SAYETH NOT.



JOSEPH VILLA
Special Agent
Internal Revenue Service—Criminal
Investigations

SWORN TO AND AFFIRMED by telephone March 24, 2023.



Honorable JEFFREY I. CUMMINGS
United States Magistrate Judge